

Certificate Number: 00301-PR-DE-015252696

Bankruptcy Case Number: 06-03204



00301-PR-DE-015252696

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 23, 2011, at 3:51 o'clock PM EDT, BETZAIDA ORTIZ REYES completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: June 23, 2011 By: /s/Idenisse Rosado

Name: Idenisse Rosado

Title: Certified Bankruptcy Counselor